

VEHI Health Benefit Changes as of July 1, 2013			
	PLAN		
	JY	VHP	Comp 300
Office Visit Co-Pays	<ul style="list-style-type: none"> (primary + specialty care) Will increase from \$15 to \$20 	<ul style="list-style-type: none"> Primary care visit will go up from \$10 to \$15 Specialty care visit will go up from \$20 to \$25 	
Single deductible & out-of-pocket (figures are for a calendar year)			Rises from \$250 to \$300 ; total out-of-pocket costs (deductible + co-insurance) rises from \$500 in a calendar year to \$600
Family deductible & out-of-pocket (figures are for a calendar year)			Rises from \$500 to \$600 ; total out-of-pocket costs (deductible + co-insurance) rises from \$1,000 to \$1,200 .
RX co-pays	Plans with the 3-tier benefit structure will increase by \$5 . (This includes plans that currently have \$1 and \$2 drug riders.) Our 3-tier drug program costs will be: <ul style="list-style-type: none"> \$5 for generic drugs (up from \$0) \$20 for preferred (up from \$15) \$45 for non-preferred (up from \$40) 		
Rx annual out-of-pocket maximum Single coverage	Will rise from \$500 to \$600 . Once a single member's cumulative prescription co-pays total \$600 , she/he will no longer be required to pay for prescriptions. That figure was previously \$500.		
Rx annual out-of-pocket maximum Family coverage	Will rise from \$1,000 to \$1,200 . Once a couple's or a family's cumulative prescription co-pays total \$1,200 , they will no longer be required to pay for prescriptions. That figure was previously \$1,000.		

Vermont State Mandates

a. Early childhood development delays

The early childhood developmental delays mandate expands the age range for coverage of autism-related services up to 21 years of age. Coverage will expand to include diagnosis of developmental delays for autism spectrum disorders (ASD), Asperger's syndrome and pervasive developmental disorder – not otherwise specified (PDD-NOS)

b. Telemedicine

Beginning in October for all members regardless of renewal date, BCBSVT provided benefits for some telemedicine services received at a facility, such as a skilled nursing facility or hospital. Telemedicine is the diagnosis, consultation or treatment of an individual through interactive audio and video. This benefit will be subject to the same cost-sharing arrangement (co-payment, deductible, etc.) as for an in-person consultation.

c. Naturopath providers

As of July 2012, state law requires all health plans to consider naturopaths as an eligible primary care provider. BCBSVT has recognized naturopaths as PCP's since 2007.

d. Prescription out-of-pocket maximum

This mandate limits the amount a member pays out-of-pocket for prescription drugs. State law sets a cap on out-of-pocket expenses at \$1,250 for individuals or \$2,500 for families in 2013. Prior to the mandate, VEHI plans included a specific out-of-pocket maximum for prescription drugs.